

**From:** Robert Sprawls [mailto:Robert@SprawlsFinancial.com]  
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**To:** EBSA, E-ORI - EBSA  
**Subject:** Fiduciary

Please do not pass the current legislation. On this issue, personal representation is at stake. Clients need and want face to face financial planning and I am concerned that the present legislation will overshoot it's goal and the unintended consequence will be that no planner wants to work within the proposed over regulation and liability created. There is a better way to continue providing high quality advice to clients by the majority of financial planners while restricting planners who are not doing a good job.

Sincerely,

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